

**Associated Claims Management, Inc**  
510 E. 1st Street  
Oakboro, NC 28129

June 30, 2014

**Via email to:**

Charles A. Shadid  
Charles A. Shadid, LLC  
1901 Classen Blvd., Suite 222  
Oklahoma City, OK 73106

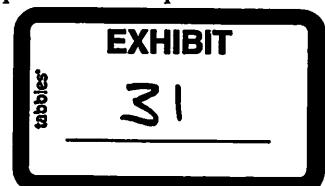
Re: Insured: Charles A. Shadid, LLC  
Claim #: PR1200037375  
Date of Loss: 5/31/2013

Dear Mr. Shadid:

This will confirm the receipt of your letter dated June 2, 2014, along with certain documentation regarding repairs occurring after May 31, 2013. Although your letter appears to indicate that you will be providing documentation regarding repairs made after the 2010 weather event up until the May 31, 2013 date of this loss, no such documentation was provided. Please clarify that you will provide us with documentation, to include the roofs, for repairs performed between 2010 and the May 31, 2013 date of loss. As stated previously, this documentation is necessary for Aspen, and its retained engineer, to evaluate the extent to which the subject properties were damaged on or about the reported date of loss of May 31, 2013.

Aspen has requested documentation from you regarding the prior claims and repairs on multiple occasions since September 2013. You continue to delay the production of the requested documentation while at the same time accusing Aspen of adjusting the claim in bad faith. In refusing to supply Aspen with the requested documentation, which is specifically required of you under the controlling policy, you have frustrated Aspen's efforts to fully investigate the claim. Indeed, without the requested information, Aspen has been provided with only a partial and incomplete picture of this loss. As a result of your refusal to produce these documents, Aspen has been unable to complete its investigation into this loss. For this reason, Aspen is not able to confirm whether any undisputed damages are owed. Aspen has only reacted to your refusal to provide relevant documentation and all of its actions in adjusting the claim have been reasonable. Your repeated allegations of bad faith appear as nothing more than posturing with the goal of compelling Aspen to make payments on this claim for damages that may not be owed. If your contentions regarding the scope and timing of roofing repairs are accurate, then the documentation will only support the claim for payment. Frankly, it is difficult to understand why you still refuse to provide the requested documentation after these many months.

We have discussed on numerous occasions the fact that Aspen has not completed any damage estimates due to the fact that its investigation is incomplete pending the receipt of the requested repair documentation. As such, Aspen has no repair documentation to produce. Aspen



awaits the reports following the recent engineering inspections, but has been advised that the evaluations will be incomplete pending the consideration of the requested repair documentation. Aspen intends to provide you with its estimates of property damage once completed so that you will understand the basis for Aspen's position as to the amount of any covered losses. As a further show of good faith, I attach herein a CD containing copies of photographs taken during our property inspections for your consideration.

Aspen remains in the process of evaluating your claim. Aspen continues to reserve all of its rights under the applicable policy and nothing herein should be construed as a waiver of those rights.

Sincerely,

Ken Smith

Associated Claims Management, Inc.

*on behalf of Aspen Specialty Insurance Company*

(Office) 704-485-8975

(Fax) 704-973-9303

cc:     *Jonna Holm, Aspen Specialty Insurance Company*  
          *Cliff Miller, agent, Professional Insurors, LLC*